

REAL ESTATE APPRAISER LICENSING AND CERTIFICATION IN MASSACHUSETTS

Candidate Handbook



This handbook includes:

General Information on Real Estate
Appraiser Licensing and Certification

Application for Real Estate Appraiser
License or Certification

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This publication is required reading for all candidates for licensure as a Massachusetts state-licensed or state-certified real estate appraiser. READ IT CAREFULLY!

INTRODUCTION

This handbook has been prepared for the Board of Registration of Real Estate Appraisers for the purpose of providing instruction and application materials to individuals seeking appraiser licensure or certification. Experience and educational qualifications are set by the Appraisal Foundation, a Federal oversight authority for licensure and certification of appraisers by the various state licensing Boards. Applicants for licensure and certification are advised that the Appraisal Foundation may, at its discretion, determine that additional education and experience is required. Federal minimal requirements for State-licensed, Certified Residential and Certified General Appraisers are incorporated into an Appraisal Foundation publication titled “Real Property Appraiser Qualifications and Criteria.” The publication is available at www.appraisalfoundation.org.

Massachusetts License law, G.L. c. 12. S. 92 and G.L. c. 112 sections 173-195 and Regulations, 264 CMR, are available at the Board’s web site, www.mass.gov/dpl. It is incumbent on all appraisers to be familiar with and understand these laws and regulations.

The Uniform Standards of Professional Appraisal Practice (USPAP) are the standards to which all appraisers must adhere. USPAP is determined by the Appraisal Standards Board of the Appraisal Foundation and are available at www.appraisalfoundation.org.

There are three levels of appraisal licensure/certification. This same handbook and application are used for all.

1. State-Licensed Real Estate Appraisers.

- (a) State-licensed real estate appraisers may appraise:
 - (1) non-complex one-to-four unit residential properties having a transaction value of less than one million dollars (\$1,000,000) and complex one-to-four unit residential properties having a transaction value of less than two-hundred fifty thousand dollars (\$250,000);
 - (2) vacant or unimproved land that is to be utilized for one-to-four unit residential properties, and where the highest and best use is for one-to-four unit residential purposes; and,
 - (3) properties as specified by the FFIRAS.
- (b) State-licensed real estate appraisers may not appraise subdivisions wherein a development analysis/appraisal is necessary and utilized.

2. State-Certified Residential Real Estate Appraisers.

- (a) State-certified residential real estate appraisers may appraise:
 - (1) residential properties with one-to-four units and complex one-to-four unit residential property both without regard to transaction value;
 - (2) vacant or unimproved land that is to be utilized for one-to-four unit residential use and where the highest and best use is for one-to-four family unit residential purposes; and,
 - (3) properties as specified by the FFIRAS.
- (4) State-certified residential real estate appraisers may not appraise subdivisions wherein a development analysis/appraisal is necessary and utilized.

3. State-Certified General Real Estate Appraisers. State-certified general real estate appraisers may appraise all types of non-complex and complex real property both residential and non residential.

If you already hold a license or certification in another state, you may qualify for licensure by reciprocity or licensure by endorsement.

4. Reciprocity and Licensure by Out-of-State Endorsement

Reciprocal Licensure

The Board has reciprocity with the following states: Alabama, Arizona, California, Connecticut, Louisiana, Maine, Missouri, New Hampshire, New York, Ohio, Oregon, Rhode Island, Washington and Wyoming. If you are currently licensed in one of these states at the same level for which you seek licensure in Massachusetts, you are not required to take an examination, submit three (3) appraisal reports for Board review, or document education and experience. You must, however, file a reciprocal license application available at www.mass.gov/dpl/boards/ra under the applications and forms option or by calling the Board at (617) 727-3055.

If you are licensed in any state with which reciprocity is NOT offered, you may be eligible for licensure by out-of-state endorsement. See below.

Licensure by Out-of-State Endorsement

An applicant for licensure may qualify for licensure by out-of-state endorsement provided the applicant:

- (a) has completed qualifying education that meets the minimum AQB education criteria; and
- (b) has passed an AQB certified examination; and
- (c) is currently licensed in another state with which the Board does not offer reciprocity; and
- (d) has been working as a state licensed, certified residential, or certified general appraiser for three (3) of the past five (5) years; and
- (e) is applying for the same license level; and
- (f) is listed on the Federal Registry as in compliance with AQB minimum criteria for licensure/certification.

The applicant for licensure by out-of-state endorsement must submit, together with a completed application (contained in this handbook) and the appropriate fees, the following:

- (a) a score report issued by the examination authority or service that indicates a passing score consistent with Massachusetts;
- (b) a certified record of license history issued by the state in which the license/certification is held;
- (c) a written request that the Board accept the examination, experience and education and grant licensure by out-of-state endorsement.

The Board may, upon review of the application and accompanying submissions, require successful completion of the Massachusetts examination, additional experience, and/or completion of Massachusetts-approved courses prior to licensure.

5. Temporary Licenses and Certificates

The Board shall recognize, on a temporary basis, the certificate or license of an appraiser issued by another state if:

- (1) the property to be appraised is part of a federally related transaction;
- (2) the appraiser's business is of a temporary nature; and
- (3) the appraiser registers with the Board and pays the required fee.

Temporary Practice Permits

Temporary licenses and certificates provide a limited grant of authority to perform the appraisal. An affidavit describing work required by a single appraisal assignment must be submitted with the application for a temporary license/certificate. Each temporary permit shall expire in accordance with 264 CMR 7.02. Temporary practice may not commence until the Board has issued a license or certificate. A temporary license/certificate may not be renewed. Individuals seeking a temporary license/certificate should request a *Temporary License or Certificate Application Form* from the Board.

6. Real Estate Appraisal Trainee Licenses

Real estate appraisal trainees are limited to assisting State-licensed and State-certified (general and residential) real estate appraisers in the performance of an appraisal assignment (However, to gain credible experience for upgrading to a higher level license, you must be supervised by a certified real estate appraiser). Individuals seeking licensure as a real estate appraisal trainee should request a *Trainee Application Form* from the Board or at www.mass.gov/dpl/boards/ra.

IMPORTANT INFORMATION REGARDING EXAMINATION AND REGISTRATION FOR LICENSE

1. Examination Registration Deadline

An applicant must achieve a passing score on the licensure examination that the applicant has been approved to take within two (2) years of the date on which the applicant had been determined to be eligible [264 CMR 4.02 (3)]. Failure to achieve a passing score on the licensure examination within two (2) years of such date shall result in the denial of the application.

2. Application Completion Deadline

An application which is lacking required information, documentation, or fees will be officially denied by the Board [264 CMR 4.01 (7)] if the applicant fails to submit the lacking information within six (6) months of notification by the Board.

3. Applicants seeking licensure following denial of an application must file a new application and resubmit required fees.

4. License Photos

All examination candidates need to be prepared to have their photograph taken at the test center. This photograph will be used for the license to be issued upon successful completion of the examination. You must have your photograph taken during each examination attempt—no exceptions will be made.

5. Character - Criminal Conviction - Discipline by Another Jurisdiction

Each applicant has the burden of demonstrating good character to show that as a State-licensed or State-certified real estate appraiser, he/she will be entitled to the high regard and confidence of the public.

In evaluating each application, the Board considers information regarding your character and reputation. In the event the information is not adequate for determination, the Board may request additional references or information.

In the event of a criminal conviction or discipline by another professional licensure authority, please refer to the Board's Criminal Conviction and Discipline Review Policy (CCDR) available at www.mass.gov/dpl/boards/ra or by sending a written request and return envelope to the Board. Most felonies require a 5-year minimum waiting period before licensure. Others require 10 years. (Refer to the CCDR policy.) If you are eligible for licensure, submit a detailed letter explaining the circumstances and nature of the conviction and three letters of reference. If probation was served, also include a letter from the probation officer.

In the event of discipline by another licensing authority of Massachusetts or any state, send three letters of reference and a copy of the final decision of the licensing board, the consent agreement, or any other such instrument.

GENERAL INFORMATION

If you wish to become a State-licensed or State-certified real estate appraiser, you must complete and file with the Board the Application for Real Estate Appraiser License or Certificate contained in this handbook. You may use the same form to apply to be a State-licensed, State-certified residential, or a State-certified general real estate appraiser. The Application constitutes a sworn affidavit which **you must sign before a notary public**. Any omissions, inaccuracies, or failures to make full disclosures in your application shall be deemed sufficient reason to deny you permission to take the examination, to deny the issuance of your appraiser license or certificate, or to suspend or revoke your license or certificate if you are already State-licensed or State-certified.

Carefully read and follow the instructions in this handbook and on the Application. If you fail to complete this form properly, your Application may be rejected.

Once your completed Application has been filed with the Board, it will be reviewed to determine your eligibility to sit for the examination. If you qualify, you will be so notified and information will be sent to you with instructions for scheduling the examination. A separate fee must be paid to the testing authority for the examination. Special examination procedures are available to applicants with disabilities. Information about special needs testing appears on page 15 of this handbook.

Applicants deemed ineligible for examination will be so notified by the Board. Applicants wishing to reapply must file a new application and fee.

THE APPLICATION PROCESS

Initial Licensure/Certification Applicants

If your examination approval period expires **while you are waiting for your score** and you fail the examination, your approval period will be extended for a limited period. Federal mandates do not allow the Board to make any other extensions available for any other reason no matter how compelling the circumstances. If you pass, you will be notified as soon as the score is available and at that point you will be able to pay for the license and after processing, practice as licensed or certified. Federal mandates do not allow the Board any other option for any reason no matter how compelling the circumstances.

Upgrade Applicants

You may not practice at the higher level credential until the score has been determined, you have been notified, and your license payment has been processed. If your current credential expires **while you are waiting for your score** you must either renew the existing credential or discontinue using the title of the currently held credential. Federal mandates do not allow holders of expired credentials to practice no matter how compelling the circumstances. If you choose not to renew, you may only assist a certified or licensed appraiser under their supervision and you may not use a license or certificate title or number in connection with any signature.

Once the exam passing scores are released by the ASB the normal process will resume.

Applicants who obtain a passing score on the examination will receive the license at the examination site. The license will expire 36 months after your next occurring birthday.

Applicants who obtain a failing score will receive notification immediately upon completion of the examination which notification will include a diagnostic statistical report on their examination performance. Applicants wishing to be re-examined will be instructed on how to reapply. A new examination fee will be charged for re-examination.

APPLICATION FEES

The application fee for all levels of licensure and certification is \$338.00. Fees must be in the exact amount and may be paid by cashier's check, certified check, money order, or personal check. Make checks or money orders payable to the "Commonwealth of Massachusetts". A separate check or money order must accompany each application. Application fees are not refundable. Applications submitted without the proper fee will be deemed incomplete and will not be processed.

Once the Board approves your Application, you will be sent information regarding examination scheduling. An additional examination fee will be charged by the testing company that administers the examination on behalf of the Board.

Successful applicants will be required to pay a state licensure or certification fee and a federal registration fee.

SCHEDULE OF FEES	
APPLICATION	
All Classifications	\$338.00
EXAMINATION	
All Classifications	
1st examination (per application)	\$100.00
Retake examinations	\$80.00
Examination fees must be paid by credit card, voucher, or electronic check at the time the reservation is made.	
LICENSING	
Includes state and federal licensing/certification fees	
Certified General (3 years)	\$505.00*
Certified Residential (3 years)	\$505.00*
State-Licensed (3 years)	\$505.00*

**Fee includes a mandatory \$100.00 fee for inclusion on the Federal Appraiser Registry. Federal fees are subject to change. If additional fees are mandated you will be billed. Failure to pay required fees may invalidate your application for a license or certificate.*

QUALIFICATION REQUIREMENTS

Initial Licensure/Certification

To qualify for either licensure or certification as a real estate appraiser, you must pass the Massachusetts state licensure or certification examination and possess the required real estate appraisal education and experience. Education and experience requirements must be completed before applying to take the examination.

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UPGRADING TO A HIGHER LEVEL LICENSE OR CERTIFICATION

If you are applying to upgrade from a lower level license or certification to a higher level, the education requirement, are different than that of an initial license. The requirements and instruction for reporting the education can be found on page 13.

STATE-LICENSING REAL ESTATE APPRAISAL

State-licensed Real Estate Appraiser applies to the appraisal of non-complex one to four residential units having a transaction value less than \$1,000,000 and complex one to four residential units having a transaction value less than \$250,000. See 264 CMR 2.03.

Education

You may access a list of Massachusetts-approved primary education courses at www.mass.gov/dpl/boards/ra. When you report your courses on this application be sure to include the Massachusetts course approval number.

Education prerequisite, initial certification (for upgrade requirements see page 16):

- One hundred and fifty (150) classroom hours of Massachusetts approved residential primary education courses.
- Fifteen (15) of the one hundred and fifty (150) hours must be the National USPAP course approved by the Board.
- There is no time limit on when primary education must have been obtained, provided the course is or was Massachusetts Board-approved at the time of completion and is 2008 criteria compliant. (see page 13)

Experience

Two thousand (2,000) hours of verifiable appraisal experience in no fewer than 24 months is required prior to submitting this application to take the examination. You must have performed at least 75% of the work on an assignment in order for an assignment to qualify and be counted toward the experience requirement.

Experience documentation in the form of workfiles and an affidavit of the supervising appraiser is required to verify the experience.

1. Education may not be substituted for experience.
2. You must obtain at least 2,000 hours and 24 months of experience.
3. An hour of experience is defined as verifiable time spent performing appraisal tasks.
4. Time spent driving to and from an appraisal assignment may only be counted when it is part of the appraisal process.
5. You must submit together with this application, a list of all appraisal experience representing 2,000 hours and 24 months. Your participation must have been at least 75 percent in order for the experience to qualify. In the case of more than one supervisor, you must submit separate lists for each supervisor. The lists must include:
 - Type of property
 - Type/Form of report/appraisal – (review, restricted 2055 etc...)
 - Date of report
 - Address of appraised property
 - Description of work performed
 - Number of hours worked
 - Name and license number of the supervising appraiser
 - Signature of the supervising appraiser
 - Review appraisals must be identified as such.
6. The Board will select three (3) assignments and will send you an assignment selection letter. After you receive this letter you may continue with the application process.

7. You must submit true copies of the reports for the selected assignments, as defined by the Uniform Standards of Professional Appraisal Practice together with the completed application.
8. There is no time limit on obtaining, for the purpose of licensure, the number of verifiable USPAP-compliant hours of experience, provided at least 24 months are accrued.
9. Some types of appraisal experience are limited. The maximum experience credit for these types of work is 50%, combined, not each. They are, in part:
 - Mass appraisal experience must conform to USPAP Standard 6
 - Review appraisals that do not include the reviewer's opinion of value do not count toward experience.
 - Ad valorem and Comparable Market Analyses provided that the work was performed in compliance with USPAP at the time it was performed
 - Non-Client or demonstration appraisals, and work that is done when the intended user is not the client of the applicant

The experience that falls under any of these categories must be identified as such on the above-mentioned list.

Post-license continuing education

Your initial license is issued for a term that runs from the date of issuance (passing the Exam) to your next occurring birthday plus 36 months. If this initial term totals **more than 36 months (3 years) and 185 days, you must complete 59 hours of continuing education** prior to your first expiration. If the first term of licensure is EQUAL to or LESS than 36 months and 185 days, you must complete 45 hours of continuing education.

Included in the total number of hours required are the USPAP update courses. All licensees are required to complete an update course for **every new edition of USPAP** published by the Appraisal Standards Board of the Appraisal Foundation. And, all appraisers must take such courses within every 24 month period. **An appraiser may not practice without a USPAP update course for more than 24 months.**

The remaining hours of required education may be in continuing education courses approved by the Board as residential or non-residential or both. The Board also approves Elective courses; however, the maximum number of hours of Elective courses is ten (10).

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

Certified Residential Real Estate Appraiser applies to the appraisal of non-complex one to four residential units without regard to transaction value or complexity. See *Introduction* (page 1).

Education

You may access a list of Massachusetts-approved primary education courses at www.mass.gov/dpl/boards/ra. When you report your courses on this application be sure to include the Massachusetts course approval number.

- Two-hundred (200) classroom hours of Massachusetts-approved residential primary education courses which may include the one hundred and fifty (150) classroom hours requirement for the State-licensed Real Estate Appraiser.
- Fifteen (15) of the Two-hundred (200) hours must be the National USPAP course approved by the Board or through the Appraiser Qualification Board

(AQB) of the Appraisal Foundation course approval program.

- There is no time limit on when primary education must have been obtained, provided the course is Massachusetts Board-approved at the time of completion and is 2008 criteria compliant. (see page 13).
- Requisite course topics are listed on page 13 and the Course must be Board approved at the time of completion.
- Distance education is not approved for primary education courses.
- Experience may not be substituted for primary education.
- Courses taken multiple times may only receive credit once.
- Primary education credit awarded when an individual seeks a different classification than that held may also be applied toward the continuing education requirement of the classification held.

Experience

Two thousand five hundred (2,500) hours of verifiable appraisal experience over no fewer than twenty-four (24) months is required prior to submitting this application to take the examination. You must have performed at least 75% of the work on an assignment in order for an assignment to qualify and be counted toward the experience requirement.

Experience documentation in the form of reports and an affidavit of the supervising appraiser is required to verify the experience.

1. Education may not be substituted for experience.
2. You must obtain at least 2,500 hours over no less than 24 months.
3. An hour of experience is defined as verifiable time spent performing appraisal tasks.
4. Time spent driving to and from an appraisal assignment may only be counted when it is part of the appraisal process.
5. You must submit together with this application, a list of all appraisal experience representing 2,500 hours and 24 months (including experience that may have been reported on a previous application). Your participation must have been at least 75 percent in order for experience to qualify. In the case of more than one supervisor, you must submit separate lists for each supervisor. You must include all assignments performed during the experience period. The lists must include:
 - Type of property
 - Type/Form of report/appraisal – (review, restricted 2055 etc.)
 - Date of report
 - Address of appraised property
 - Description of work performed
 - Number of hours worked
 - Name and license number of the supervising appraiser
 - Signature of supervising appraiser, or in the case of unsupervised work, in accordance with relevant law, the applicant.
6. The Board will select three assignments and send you an assignment selection letter. After you receive this letter you may continue with the application process.
7. You must include true copies of the selected reports (as defined by the Uniform Standards of Professional Appraisal Practice)
8. There is no time limit on obtaining, for the purpose of licensure, the number of verifiable USPAP compliant hours of experience, provided at least 24 months are accrued.

9. Some types of appraisal experience are limited. The maximum experience credit for these types of work is 50%, combined, not each. They are:

- Mass appraisal experience, which must conform to USPAP Standard 6
- Review appraisals that do not include the reviewer's opinion of value do not count toward experience.
- Ad valorem and Comparable Market Analyses provided that the work was performed in compliance with USPAP at the time it was performed.
- Non-Client or demonstration appraisals and work that is done when the intended user is not the client of the applicant.

The experience that falls under any of these categories must be identified on the above mentioned list.

Post-license Continuing Education

Your initial license is issued for a term that runs from the date of issuance (passing the Exam) to your next occurring birthday plus 36 months. If this initial term totals more than 36 months (3 years) and 185 days, you must complete 59 hours of continuing education prior to your first renewal. If the first term of licensure is **equal to or less than** 36 months and 185 days, you must complete 45 hours of continuing education.

Included in the total number of hours required is USPAP undated courses. All licensees are required to complete an update course for every new edition of USPAP published by the Appraisal Standards Board of the Appraisal Foundation. And, all appraisers must take such courses within every 24 month period. An appraiser may not practice without a USPAP update course for more than 24 months.

The remaining hours of required education may be in courses approved by the Board as residential or non-residential or both. The Board also approves Elective courses; however, the maximum number of hours of Elective courses is ten (10).

CERTIFIED GENERAL REAL ESTATE APPRAISER

Certified General Real Estate Appraiser applies to the appraisal of non-complex one to four residential units without regard to transaction value or complexity. See *Introduction* (page 1).

Education

You may access a list of Massachusetts approved primary education courses at www.mass.gov/dpl/boards/ra. When you report your courses on this application be sure to include the Massachusetts course approval number.

Education prerequisite to sit for the examination:

- Three hundred (300) classroom hours of Massachusetts approved primary education courses which may include the two hundred (200) hours requirement for State Certified Residential.
- Fifteen (15) of the three hundred (300) hours must be the National USPAP course approved by the Board or through the Appraiser Qualification Board (AQB) of the Appraisal Foundation course approval program.
- There is no time limit on when primary education must have been obtained, provided the course is Massachusetts Board-approved and is 2008 criteria compliant. (see page 14).
- Requisite course topics are listed on page 14 and the Course must be Board-approved at the time of completion.

- Distance education is not approved for primary education courses.
- Experience may not be substituted for primary education.
- Courses taken multiple times may only receive credit once.

Experience

Three thousand (3,000) hours of verifiable appraisal experience over no fewer than thirty (30) months that includes at least one thousand five hundred (1,500) hours of non-residential appraisal experience is required prior to submitting this application to take the examination. The one-thousand five hundred (1,500) hours of non-residential experience includes undeveloped tracts of land, farms of more than 100 acres, residential multi-family properties of more than 5 units, commercial single and multiple occupancy, and industrial and institutional properties.

You must have performed at least 75% of the work on an assignment in order for an assignment to qualify and be counted toward the experience requirement.

Experience documentation in the form of reports and an affidavit of the supervising appraiser is required to verify the experience.

1. Education may not be substituted for experience.
2. You must obtain at least 3,000 hours over no less than 30 months that includes at least one thousand five hundred (1,500) hours of non-residential appraisal experience.
3. An hour of experience is defined as verifiable time spent performing appraisal tasks.
4. Time spent driving to and from an appraisal assignment may only be counted when it is part of the appraisal process.
5. You must submit together with this application, a list of all appraisal experience representing 3,000 hours and 36 months (including experience that may have been reported on a previous application). Your participation must have been at least 75 percent in order for experience to qualify. In the case of more than one supervisor, you must submit separate lists for each supervisor. You must include all assignments performed during the experience period. Submit separate lists for residential and non-residential assignments. The lists must include:
 - Type of property
 - Type/Form of report/appraisal – (review, restricted 2055 etc.)
 - Date of report
 - Address of appraised property
 - Description of work performed
 - Number of hours worked
 - Name and license number of the supervising appraiser
 - Lists of appraisals being used for the 1,500 hours of non-residential experience credit toward the certification sought with this application **must be separate** from the residential lists and signed by the supervising appraiser. Nonresidential appraisal experience lists may be signed by the applicant provided there was no supervision required under relevant law.
6. The Board will select three assignments and send you an assignment selection letter. After you receive this letter you may continue with the application process.

7. You must include true copies of three (3) non-residential property reports, At least two of the three (3) reports must include an industrial or institutional appraisal, a commercial multi-occupancy appraisal and if you are not upgrading from a lower level license or certification, a residential report. If you have not completed assignments on properties of these types, the Board will identify properties for you to perform demonstration reports after you have submitted the completed application.
8. There is no time limit on obtaining, for the purpose of licensure, the number of verifiable USPAP-compliant hours of experience, provided at least 30 months are accrued.
9. Some types of appraisal experience are limited. **The maximum experience credit for these types of work is 50%, combined, not each.**

They are:

- Mass appraisal experience, which must conform to USPAP Standard 6.
- Review appraisals that do not include the reviewer's opinion of value do not count toward experience.
- Ad valorem and Comparable Market Analyses provided that the work was performed in compliance with USPAP at the time it was performed.
- Non-Client or demonstration appraisals and work that is done when the intended user is not the client of the applicant

Post-license Continuing Education

Your initial license is issued for a term that runs from the date of issuance (passing the Exam) to your next occurring birthday plus 36 months. If this initial term totals more than 36 months (3 years) and 185 days, you must complete 59 hours of continuing education prior to your first renewal. If the first term of licensure is **equal to or less** than 36 months and 185 days, you must complete 45 hours of continuing education.

Included in the total number of hours required is USPAP undated courses. All licensees are required to complete an update course for every new edition of USPAP published by the Appraisal Standards Board of the Appraisal Foundation. And, all appraisers must take such courses within every 24 month period. An appraiser may not practice without a USPAP update course for more than 24 months.

The total number of hours must also include at least 21 hours in courses approved as Non-residential.

No more than 10 hours of required continuing education may be in courses approved as Elective courses.

EDUCATION REQUIREMENTS FOR ALL INITIAL (FIRST-TIME) APPLICANTS

STATE LICENSED

150 hours of Appraisal Education that includes:

Basic Appraisal Principles	30 hours
Basic Appraisal Procedures	30 hours
15-hour USPAP	15 hours
Residential Market Analysis and Highest and best use	15 hours
Residential Appraiser Site Valuation and Cost Approach	15 hours
Residential Sales Comparison and Income Approaches	30 hours
Residential Report Writing and Case Studies	15 hours

CERTIFIED RESIDENTIAL

Applicant must hold an Associate Degree or higher from an accredited college or shall have completed the following collegiate subjects at an accredited college or university totaling at least 21 semester credit hours:

English Composition
Principals of Economics (micro or macro)
Finance
Algebra, Geometry, or higher mathematics
Statistics
Introduction to Computers – Word Processing/Spreadsheets
Business or Real Estate Law

And 200 hours of Appraisal Education that includes:

Basic Appraisal Principles	30 hours
Basic Appraisal Procedures	30 hours
15-hour USPAP	15 hours
Residential Market Analysis and Highest and best use	15 hours
Residential Appraiser Site Valuation and Cost Approach	15 hours
Residential Sales Comparison and Income Approaches	30 hours
Residential Report Writing and Case Studies	15 hours
Statistics, Modeling and Finance	15 hours
Advanced Residential Applications and Case Studies	15 hours
Other Appraisal Subject Matter Primary Courses – This may include additional hours in above topics	20 hours

CERTIFIED GENERAL

Applicant must hold an Bachelors Degree or higher from an accredited college or shall have completed the following collegiate subjects at an accredited college or university totaling at least 30 semester credit hours:

English Composition
Principals of Economics (micro or macro)
Finance
Algebra, Geometry, or higher mathematics
Statistics
Introduction to Computers – Word Processing/Spreadsheets
Business or Real Estate Law
Two full credit courses in any 2 of the following Geography Accounting Ag-Economics Business Law Real Estate

And 300 hours of Appraisal Education that includes:

Basic Appraisal Principles	30 hours
Basic Appraisal Procedures	30 hours
15-hour USPAP	15 hours
General Appraiser Market Analysis and Highest and best use	30 hours
Statistics, Modeling and Finance	15 hours
General Appraiser Sales Comparison and Income Approaches	30 hours
General Appraiser Site Valuation and Cost Approach	30 hours
General Appraiser Income Approach	60 hours
General Appraiser Report Writing and Case Studies	30 hours
Other Appraisal Subject Matter Primary Courses – This may include additional hours in above topics	30 hours

PRIMARY EDUCATION REQUIREMENTS FOR UPGRADE CANDIDATES

UPGRADING AN APPRAISAL TRAINEE CREDENTIAL

Appraisal Trainee to State-Licensed

* Basic Appraisal Principals or Basic Appraisal Procedures * Only one of these courses was required to obtain a trainee license. Therefore, the course not completed will have to be completed to up-grade under the new Criteria	30 Hours
Residential Market Analysis and Highest and Best Use	15 Hours
Residential Appraiser Site Valuation and Cost Approach	15 Hours
Residential Appraiser Sales Comparison and Income Approach	30 Hours
Residential Appraiser Report Writing and Case Studies	15 Hours

Appraisal Trainee to Certified Residential

* Basic Appraisal Principals or Basic Appraisal Procedures * Only one of these courses was required to obtain a trainee license. Therefore, the course not completed will have to be completed to up-grade under the new Criteria	30 hours
Residential Market Analysis and Highest and Best Use	15 Hours
Residential Appraiser Site Valuation and Cost Approach	15 Hours
Residential Appraiser Sales Comparison and Income Approach	30 Hours
Residential Appraiser Report Writing and Case Studies	15 Hours
Statistics, Modeling and Finance	15 Hours
Advanced Residential Applications and Case Studies	15 Hours
Other Real Estate Appraisal Courses	20 Hours
Associate's Degree or College Courses in: <ul style="list-style-type: none"> English Composition; Principals of Economics (Micro or Macro); Algebra, Geometry, or Higher Mathematics; Statistics; Computer Science; and Business or Real Estate Law 	21 Semester Credit Hours or for courses taken in a quarterly system as opposed to a semester system, 31.5 Quarter Credit Hours

Appraisal Trainee to Certified General

* Basic Appraisal Principals or Basic Appraisal Procedures * Only one of these courses was required to obtain a trainee license. Therefore, the course not completed will have to be completed to up-grade under the new Criteria	30 hours
General Market Analysis and Highest and Best Use	30 Hours
General Appraiser Site Valuation and Cost Approach	30 Hours
General Appraiser Sales Comparison Approach	30 Hours
General Appraiser Report Writing and Case Studies	30 Hours
Statistics, Modeling and Finance	15 Hours
General Appraiser Income Approach	60 hours
Other Real Estate Appraisal Courses	30 Hours
Bachelor's Degree or College Courses in: <ul style="list-style-type: none"> English Composition; Micro Economics; Macro Economics; Finance; Algebra, Geometry, or Higher Mathematics; Statistics; Computer Science; Business or Real Estate Law; and 2 Elective courses in Accounting, Geography, Agricultural Economics, Business Management, or Real Estate 	30 Semester Credit Hours or for courses taken in a quarterly system as opposed to a semester system, 45 Quarter Credit Hours

UPGRADING A STATE-LICENSED APPRAISER CREDENTIAL

State-licensed Appraiser to Certified Residential

Statistics, Modeling and Finance	15 hours
Advanced Residential Applications and Case Studies	15 Hours
Other Real Estate Appraisal Courses	20 Hours
Associate's Degree or College Courses in: <ul style="list-style-type: none"> English Composition; Principals of Economics (Micro or Macro); Algebra, Geometry, or Higher Mathematics; Statistics; Computer Science; and Business or Real Estate Law 	21 Semester Credit Hours or for courses taken in a quarterly system as opposed to a semester system, 31.5 Quarter Credit Hours

State-licensed Appraiser to Certified General

General Appraiser Market Analysis and Highest and Best Use	15 hours
Statistics, Modeling and Finance	15 Hours
General Appraiser Sales Comparison Approach	15 Hours
General Appraiser Site Valuation and Cost Approach	15 Hours
General Appraiser Income Approach	45 Hours
General Appraiser Report Writing and Case Studies	15 Hours
Other Real Estate Appraisal Courses	30 Hours
Bachelor's Degree or College Courses in: <ul style="list-style-type: none"> English Composition; Micro Economics; Macro Economics; Finance; Algebra, Geometry, or Higher Mathematics; Statistics; Computer Science; Business or Real Estate Law; and 2 Elective courses in Accounting, Geography, Agricultural Economics, Business Management, or Real Estate 	30 Semester Credit Hours or for courses taken in a quarterly system as opposed to a semester system, 45 Quarter Credit Hours

UPGRADING A CERTIFIED RESIDENTIAL CREDENTIAL

Certified Residential to Certified General

General Appraiser Market Analysis and Highest and Best Use	15 hours
General Appraiser Sales Comparison Approach	15 Hours
General Appraiser Site Valuation and Cost Approach	15 Hours
General Appraiser Income Approach	45 Hours
General Appraiser Report Writing and Case Studies	10 Hours
Bachelor's Degree or College Courses in: <ul style="list-style-type: none"> English Composition; Micro Economics; Macro Economics; Finance; Algebra, Geometry, or Higher Mathematics; Statistics; Computer Science; Business or Real Estate Law; and 2 Elective courses in Accounting, Geography, Agricultural Economics, Business Management, or Real Estate 	30 Semester Credit Hours or for courses taken in a quarterly system as opposed to a semester system, 45 Quarter Credit Hours

GUIDELINES FOR QUALIFYING MASS APPRAISAL EXPERIENCE

INTRODUCTION

This document is intended to supplement the mass appraisal experience guidelines set forth in the Application for Real Estate Appraiser License or Certificate. It is important to note that Massachusetts General Laws Chapter 112, s. 180 and 264 CMR 6.00, set forth specific experience requirements for all classifications of licensure and certification in accordance with the guidelines issued by the Appraiser Qualifications Board of the Appraisal Foundation. Section 5.06 of 264 CMR applies to Mass Appraisal Experience for ad valorem tax appraisal compliance reviewed by the Board as stated below.

- 5.06(1)(A) Ad valorem tax appraisers shall demonstrate that they use techniques to value properties similar to those used by real estate appraisers and that they effectively use the appraisal process.
- 5.06(1)(B) Components of the mass appraisal process for which credit shall be given are highest and best use analysis, model specification (developing the model) and model calibration (developing adjustments to the model). Mass appraisals shall be performed in accordance with USPAP Standards Rule 6. Note: Other components of the mass appraisal process by themselves shall not be eligible for experience credit.
- 5.06(2) An hour of experience is defined as actual verifiable time spent performing tasks in accordance with 264 CMR 5.06 Real Estate Appraisal Experience Criteria.

USPAP Standards Rule 6 sets forth in detail the required work and reporting of that work for ad valorem tax purposes. Unlike the fee appraiser who prepares and signs a report for each value estimate, the ad valorem appraiser typically prepares analyses and reports that support the appraisals for groups of properties. These efforts are focused on the specification and calibration of models (valuation schedules) for these groups of property.

It is important to note that any individual appraisal reports prepared in conformity with USPAP Standards Rules 1 and 2 are creditable as experience. Such reports are often prepared by ad valorem appraisers for defense of value work. Ad valorem appraisers are encouraged to apply for experience credit for full appraisals as well as for mass appraisal experience.

MASS APPRAISAL EXPERIENCE

Mass appraisal experience hours are awarded for completing appraisals pursuant to USPAP Standards Rule 6. A minimum of 1,500 hours of nonresidential experience must be obtained if applying for General Certification.

As stated in the Application contained in this handbook, applicants seeking mass appraisal experience credit must demonstrate their experience using one of the following options:

1. Develop the mass appraisal system (model specification and calibration that includes highest and best use analysis); or
2. Adjust an existing mass appraisal system to local market conditions (model calibration that includes highest and best use analysis).
 - a. Data collection for purposes of mass appraisal, defined as the on-site collection of property characteristics, is not by itself creditable as appraisal experience. However, as part of mass appraisal model specification and/or calibration, the applicant accepts responsibility for the accuracy of market (sales) data used to develop and/or calibrate the models. Therefore, it is

important that the applicant have a working familiarity with the range of properties in the sales sample and thus creditable experience is allowed for sales verification work in conjunction with the mass appraisal model specification/calibration process.

- b. The applicant must have a documented data collection manual that specifies how each property characteristic was measured. For each property characteristic that influences the final value for any property, a complete specification of that variable must be available in the mass appraisal model (schedule) documentation. This documentation must detail how each property characteristic influences value and it must provide a basis in terms of market evidence for using these characteristics.
- c. If the applicant is using an existing mass appraisal system, either mass appraisal vendor-supplied or a commercial cost service, documentation must exist which supports how the valuation system was calibrated to local market conditions. If the cost approach is used, documentation must exist which illustrates the extraction of depreciation schedules from local market analysis.
- d. If the applicant develops the mass appraisal model (schedule) specification, evidence derived directly from the local market must be available that supports the use of each property characteristic. For property characteristics included in the model that have a marginal influence on value (items generally included for public relation purposes), such items should be specifically identified and their contribution to value detailed.
- e. Mass appraisal experience may not account for more than 50% of your total experience requirement. For certified general appraisers, this means no more than 750 hours of the 1,500 general appraiser hours.

MASS APPRAISAL EXPERIENCE RECORD FORM

Applicants seeking mass appraisal experience credit must complete the Mass Appraisal Experience Record Form on application page 8 of the application. Use the key on the Mass Appraisal Experience Record Form for creditable experience. The information included in each column is as follows:

Date of Activity	The specific dates of the activity. If a range of dates is stated, the activity must have occurred continuously over that period (Example: March 23-24, 2007).
Value Date	The valuation date for the appraisals generated from the mass appraisal process. The valuations date in Massachusetts for mass appraisal work completed for ad valorem tax purposes is January 1. Therefore, applicants applying for ad valorem, mass appraisal experience completed in Massachusetts must list the month and year of the valuation date (mm/yyyy).
Property Class	Use the following key for identifying the property type: <ol style="list-style-type: none"> 1. residential (less than 5 units) 2. multi-family (2–4 units) 3. commercial (including apartments) 4. industrial (including special purpose properties)
City/Town	Municipality where the mass appraisal work was used to generate appraisals.

Type of Activity Use the key on the form for identifying the property type. Creditable types of activity are listed below:

- A. highest and best use analysis—detailed analysis used to determine highest and best use of a site, both as vacant and developed.
- B. model specification—development of the valuation schedules; documentation should include the approach to value (cost, market, or income), identification of how factors (property characteristics) were selected, the quantification of these factors (dollar or percentage adjustments), and how the relationship between and among the factors was determined.
- C. model calibration—adjusting the valuation schedules using generally accepted techniques; documentation should include any statistical analyses employed to set unit prices and percentage adjustments.

Hours Only the actual working hours on the associated activity are creditable. Only time specifically spent on the activity is creditable. Working full-time on a revaluation project does not automatically translate into 40 hours a week of creditable appraisal experience. The applicant must be precise in detailing the activities and when they took place. In evaluating the number of hours of credit requested, any unusually large number of hours claimed for a particular activity may result in further review of the supporting documentation. Note: Data collection and field review activities by themselves are not creditable experience.

Position Title Your position title at the time of the activity.

Documentation

Location The physical location of the documentation which details each activity for which experience credit is requested. It is advisable to secure copies of any documentation not in your possession prior to applying for experience credit. The applicant is responsible for the production of this documentation. Therefore, it is important that the applicant claim credit only for the activities for which documentation can be immediately produced.

Upon request, an applicant may be asked to submit sworn statements from witnesses who can verify their claimed experience.

ISSUANCE AND DISPLAY OF LICENSES AND CERTIFICATES

Your appraiser license or certificate must be prominently displayed in the office at which you operate as a State-licensed or State-certified real estate appraiser. You must place your license designation and license number on all appraisal reports. Once licensed, you must place your license number adjacent to or below your name on all appraisal reports.

As a State-licensed or State-certified real estate appraiser you must conduct yourself in accordance with all applicable state and federal laws and regulations. It is your

obligation to obtain and understand these provisions and standards as they may from time to time be revised.

It is unlawful for you to act or hold yourself out as a State-licensed or State-certified real estate appraiser before your license or certificate has been issued by the Board.

FEDERAL APPRAISER REGISTRY

Title XI of the Federal Financial Institutions Reform Recovery and Enforcement Act of 1989 requires states to provide a roster of all State-certified and State-licensed real estate appraisers and to collect an annual \$25.00 registry fee from each appraiser. Upon licensure/certification by the Board, you will be included on this roster. The fee you will be charged for your license/certificate includes the federal registry fee. If you are licensed or certified in more than one state, you are obliged to pay a separate federal fee for each state.

LICENSE AND CERTIFICATE RENEWAL

Your real estate appraiser State license or State certificate will expire three years from your next birthday following your original date of licensure or certification. Renewal forms will be forwarded to your address on file with the Board prior to expiration. Board regulation requires all licensees to notify the Board in writing of any address change immediately upon such change. Failure to do so is grounds for discipline.

RULES, REGULATIONS, AND STANDARDS

As a licensee, it is incumbent upon you to know and understand all of the regulations of the Massachusetts Board of Registration of Real Estate Appraisers, 264 CMR, as well as the Uniform Standards of Professional Appraisal Practice as published, interpreted and amended by the Appraisal Standards Board of the Appraisal Foundation.

THE APPLICATION FORM AND PROCESS

Remove the entire application from this handbook by detaching those pages along their perforated edges. You may wish to refer back to the handbook as you complete your application.

After you have completed the application and forms, assemble the application, supporting documentation, check and, paper-clip together as instructed on page 27 (do not staple). Be sure your name appears on all pages and on all supplementary materials.

After the Board selects specific assignments you will be notified. At that time you will be required to submit true copies of requested reports. The Board will audit these reports and contact you regarding approval, rejection, or further instruction.

EXAMINATION RESERVATIONS

PHONE RESERVATIONS

After the Board has reviewed the reports submitted to demonstrate experience, you will be notified that you have either been approved or denied. If you are approved, you may schedule your examination.

Walk-in examinations are not available. Candidates may call Pearson VUE at (800) 274-7488* to make a reservation.

CALL CENTER HOURS	
Monday - Friday	8 am – 11 pm
Saturday	8 am – 5 pm
Sunday	10 am – 4 pm

Eastern Standard Time

Before calling, candidates should have the following:

- Board Examination Approval Card
- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and testing location
- A failing score report (if retaking an examination)

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location, and will answer questions. The reservation will be made based on the next available examination date.

Candidates who wish to make a phone reservation should do so at least one (1) business day before the desired examination date.

FAX RESERVATIONS

Candidates may fax the Fax Reservation Form to Pearson VUE at (888) 204-6291, 24 hours a day, 7 days a week. The Fax Reservation Form is found in the *Appraiser Examination Candidate Handbook* which candidates will receive upon approval for examination. A confirmation of the reservation will be returned by fax within 24 hours of receipt of the faxed request.

Candidates who wish to make a fax reservation should do so at least four (4) business days before the desired examination date.

CONFIRMATION NUMBER

Candidates receive a confirmation number, which should be written down in the space provided below. This number should be used for any contact with Pearson VUE.

Confirmation Number:
Examination Date:
Test Center:
Representative:

***TELECOMMUNICATION DEVICES FOR THE DEAF**

Pearson VUE is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 8:00 am to 5:00 pm (EST) Monday through Friday, toll-free at (800) 274-2617.

This TDD phone option is for individuals equipped with compatible TDD machinery.

EXAM FEES

The examination fee (\$100 for first-time examinees; \$80 for retakes) must be paid at the time the reservation is made by credit card, debit card, voucher, or electronic check. Detailed information about vouchers and electronic checks is found in the *Appraiser Examination Candidate Handbook* which candidates will receive upon approval for examination. **Payment will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable, except as detailed in the *Change/Cancel Policy*.

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-7488 at least two (2) business days before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or that of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are late to or absent from an examination and have not changed or canceled according to the *Change/Cancel Policy* will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the test center inaccessible or unsafe, the examination may be delayed or canceled. Candidates should call (800) 274-2615 for details on delays and cancellations during severe weather.

AMERICANS WITH DISABILITIES ACT (ADA)

Pearson VUE complies with the provisions of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e *et seq.*), in accommodating disabled candidates who need special arrangements to take an examination.

Candidates who require special arrangements due to impaired sensory, manual or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of this handbook) to Pearson VUE.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications. Pearson VUE will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in an undue burden. The examination will be scheduled upon receipt of all required information by Pearson VUE.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 274-3707. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **must** be submitted to Pearson VUE before any special examination arrangements can be finalized.

Pearson VUE will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to retake an examination should notify Pearson VUE that special arrangements were used for the previous examination.

Due to the unique nature of each special request, Pearson VUE recommends that candidates request special services as early as possible. Pearson VUE will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual test center capabilities.

NON-SATURDAY EXAMS

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination date. Such a request must be put in writing on official stationery by the candidate's religious advisor and faxed to (610) 617-9397 or mailed to:

Pearson VUE Special Accommodations
3 Bala Plaza West
Suite 300
Bala Cynwyd, PA 19004

Non-Saturday examinations are available **only** on a prearranged basis.

REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, considered absent, and will forfeit the examination fee.

WHAT TO BRING

All candidates must to bring to the test center on examination day the following:

- Two (2) forms of valid, current signature identification, one of which must be photo-bearing and government-issued
- Failing score report(s) (if the candidate is retaking an examination)
- State-specific fee card (this is the green approval card)

Candidates who do not present the required items on examination day will be denied admission to the examination, considered absent, and will forfeit the examination fee.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a ***Candidate Rules Agreement*** form. If the ***Candidate Rules Agreement*** is not followed and/or cheating or tampering with the examination is suspected it will be reported as such, and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as decertification.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the PC. The examination begins the moment a candidate looks at the first examination question. Candidates will be given four (4) hours to complete the examination. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

SCORE REPORTING (see also scoring section on page 4)

The passing score required for the examination is established by the Federal Appraisal Subcommittee (ASC), and not by Pearson VUE or the licensing Board.

Candidates who pass all parts of an examination will receive a score report that indicates "pass"; no numeric score is reported. Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the examination, as well as information about re-examination.

REVIEW OF EXAMS

Examination materials are not available for candidates' review, but any candidate who feels that an examination question is unfair and should be reviewed may comment in writing at the test center during or after the examination. However, the examination has been developed by the Federal Appraisal Subcommittee and neither Pearson Vue nor the Massachusetts Board of Registration of Appraisers have the authority to determine the acceptability or applicability of any of the questions or answers.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing the Duplicate Score Request form and submitting it along with the correct fees. The Duplicate Score Request form is found in the *Appraiser Examination Candidate Handbook* which candidates will receive upon approval for examination.

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor.
The candidate may not write on these items before the exam begins or remove these items from the testing room.
- Eating, drinking, or chewing gum, smoking and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.**
If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.

- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary— for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, PDAs, exam notes and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

MASSACHUSETTS BOARD OF REGISTRATION OF REAL ESTATE APPRAISERS

Instructions for completing and assembling the application:

Reports (true copies) and application preparation

Lists of Assignments and Experience Affidavits

Using the List of Appraisal Assignments Form located in the Required Forms section, report all assignments completed during the requisite experience period. Report **all** assignments starting with the most recent and extending back until the requisite hours and months have been reported. You may not skip any assignment. You must report all assignments completed during the period reported. Make copies of the form as needed. You must provide a separate list for each supervisor and separate lists for residential and non-residential properties.

Bring the Experience Affidavit in the Required Forms section to the appraiser(s) who supervised you. The supervising appraiser must complete and sign the form. Make copies as needed. All supervisors must sign an Experience Affidavit.

Application

- All applications are to be completed in blue or black ink.
- All handwriting must be legible.
- Applications may not be stapled. Paper-clip the pages and organize them in the proper sequence.

Documents must be organized:

1. Application
2. Primary Appraisal Education Reporting Form
3. Education Certificates (Trainees upgrading must include copies of the certificates submitted with the initial Trainee application)
4. Official original or certified copy of the College Transcript (for Certified Residential and General applicants)
5. Experience affidavits
6. Lists of assignments
 - Paper-clip each section (application, experience affidavit, education certificates and lists of assignments) and place the completed application in a file folder.
 - Paper-clip the check to the front of the file folder and mail to: MA RA Board, 239 Causeway Street, Boston, MA 02114.
 - If all or some of the documents is of a quality that prevents the production of a legible electronic copy, is stapled, contains notes and papers of a size other than letter or legal, the files and the application will be returned for proper preparation.

These requirements have been put in place to make the application review and approval process more expeditious. If you are unable to comply it will significantly impact the timeliness of your review.

MASSACHUSETTS BOARD OF REGISTRATION OF REAL ESTATE APPRAISERS

APPLICATION FOR REAL ESTATE APPRAISER LICENSE OR CERTIFICATE

(Please type or print clearly)

1. Application for: *(check only one)* ☐ STATE-CERTIFIED GENERAL REAL ESTATE APPRAISER
☐ STATE-CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER ☐ STATE-LICENSED REAL ESTATE APPRAISER
2. Fee A fee of \$338.00 must accompany each application. A certified check or money order is preferred; personal checks are acceptable. Please make remittance payable to the "Commonwealth of Massachusetts".
Once received by the Board, the application fee will not be refunded. Do not staple checks to your application.
3. Do you currently hold a valid appraiser license in another state or American jurisdiction? ☐ Yes ☐ No
(If "yes", turn to handbook page 2 and follow the instructions under Reciprocity and Licensure by Out-of-State Endorsement.)

4. Applicant's Last Name				
First Name				MI
5. Daytime Telephone	Evening Telephone	6. Date of Birth <i>(month/day/year)</i>	7. Social Security No <i>(Mandatory)</i>	
8. Mailing Street Address				
City			State	Zip
9. Residence Street Address				
City			State	Zip
10. Business Street Address				
City			State	Zip
11. Legal Resident of (State)				
12. List all places of residence you have had during the past three years. List present address first and attach extra sheet if necessary.				
Street Address	City	State	From (Mo/Yr)	To (Mo/Yr)
a.				
b.				
c.				

13. Are you presently employed? ☐ Yes ☐ No

14. Describe all employment during the past five years. List present employment first. Attach extra sheet if necessary.

Name of Company	Street Address	City	State	Phone
Position	Responsibilities	Supervisor	From (Mo/Yr)	To (Mo/Yr)
Name of Company	Street Address	City	State	Phone
Position	Responsibilities	Supervisor	From (Mo/Yr)	To (Mo/Yr)
Name of Company	Street Address	City	State	Phone
Position	Responsibilities	Supervisor	From (Mo/Yr)	To (Mo/Yr)

- 15 If you have not been employed as an appraiser in the past five years, please complete the following for the employment setting in which you obtained your hours of claimed appraisal experience.

Name of Company	Street Address	City	State	Phone
Position	Responsibilities	Supervisor	From (Mo/Yr)	To (Mo/Yr)
Name of Company	Street Address	City	State	Phone
Position	Responsibilities	Supervisor	From (Mo/Yr)	To (Mo/Yr)

16. Have you ever been denied a real estate appraiser license or certificate, or had a real estate appraiser license or certificate, a real estate license, or other professional license of any type suspended (including stayed suspensions), revoked, or surrendered; or have you ever been reprimanded, fined, or received any other disciplinary action from an occupational or professional licensing board in Massachusetts or elsewhere; or are there currently any charges pending against you in connection with any professional license that you hold?
- ☐ Yes ☐ No

If Yes, provide a copy of the licensing agency's order, if applicable, and a detailed letter explaining the circumstances.

17. Have you been the defendant in a civil proceeding resulting in a settlement or judgment against you within the last ten years?
- ☐ Yes ☐ No

If Yes, provide copies of any court judgment, arrest warrant, or bill of indictment, and any release from parole or probation. Also, provide a detailed letter explaining the circumstances.

18. Have you ever been convicted of any criminal conviction in any jurisdiction?
- ☐ Yes ☐ No

If "yes", please refer to the Board's Criminal Conviction and Discipline Review Policy (CCDR) available at www.mass.gov/dpl/boards/ra or by sending a written request and return envelope to the Board. Most felonies require a 5-year minimum waiting period before licensure. Others require ten years. (Refer to CCDR policy.) If you are eligible for licensure, submit a detailed letter explaining the circumstances and nature of the conviction and three letters of reference. If probation was served, also include a letter from the probation officer.

Character Information

19. The Board requires one personal reference as endorsement of your good moral character. The following endorsement must be signed by an appropriate person.

Character Endorsement

I, the undersigned, do hereby certify to the Massachusetts Board of Registration of Real Estate Appraisers that I am not related to the applicant; that the applicant is well-known to me; and that he/she is of good moral character and bears a good reputation for honesty, truthfulness, and integrity; **that I am not presently, nor do I propose to be, associated with the applicant in the real estate appraisal business.**

Name of Endorser			
Signature of Endorser			
Street Address or PO Box			
City	State	Zip	Phone

Affidavit

20. THIS AFFIDAVIT IS TO BE SIGNED BY THE APPLICANT BEFORE A NOTARY PUBLIC. UNSIGNED APPLICATIONS WILL NOT BE PROCESSED.

The Board is certified by the Criminal History Systems Board [ID# MAREG G] to access data about convictions and pending criminal cases. Those records – and other federal and professional records – may be checked as part of your licensing process. No records are automatic disqualifiers; you will be given an opportunity to discuss any issues with the Board.

I hereby certify that I am the applicant and that the statements contained in this application are true to the best of my knowledge and belief, with the understanding that any omissions, inaccuracies, or failures to make full disclosure may be deemed sufficient reason to deny permission to take the examination, or to deny, at any time, licensure or certification. I have not withheld any information that might affect this application.

Pursuant to M.G.L. chapter 62C, section 49A, I certify under the penalties of perjury that I, to the best of my knowledge and belief, have filed all state tax returns and paid all state taxes required under law.

I have read and understand the Uniform Standards of Professional Appraisal Practice and this statement. Furthermore, if my address listed on this application or any time in the future is not within the Commonwealth of Massachusetts, I hereby consent that service of process or notice of suits and legal actions may be served on the Secretary of State of the Commonwealth of Massachusetts.

Date	Signature of Applicant
State of	
County of	
Subscribed and sworn/affirmed by	
before me this _____ day of _____, _____. (month) (year)	

Notary Public

Print Name

My Commission Expires

BOARD OF REGISTRATION OF REAL ESTATE APPRAISERS

EXPERIENCE AFFIDAVIT

Applicant:

Duplicate this form as necessary to document sufficient experience (experience Guidelines page). Alterations of any information entered by the supervisor will render the form unacceptable and result in the rejection of the application.

If your experience did not require you to be supervised by a licensed or certified appraiser because you were practicing within the scope of practice for a license held, or relevant law did not require a license, sign the affidavit below and sign each page of the list of assignments.

UNSUPERVISED APPLICANT AFFIDAVIT

I, the applicant named below, certify under the pains and penalty of perjury that I performed the appraisal experience claimed in this application in compliance with USPAP and the Real Estate Appraiser licensing laws within the jurisdiction of practice. I was not required by law or regulation to be supervised by a licensed or certified appraiser.

Signature of Applicant	License number and type if applicable
Name of Applicant (printed)	

SUPERVISORY AFFIDAVIT

Name of Supervisor		
Contact address		
Telephone		
Dates of supervision	From	To
Total number of supervised hours		
Was the applicant's participation, in the assignments listed on the List of Appraisal Assignments and supervised by you at least seventy five percent (75%)? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Did the applicant perform in accordance with the Uniform Standards of Professional Appraisal Practice? <input type="checkbox"/> Yes <input type="checkbox"/> No		

DESCRIPTION OF APPLICANT'S DUTIES

I, the supervisor named above, certify under the pains and penalties of perjury that I have reviewed and verified the List of Appraisal Assignments incorporated herein and signed by me. I find the list to be accurate and complete. I further certify that the information on the Supervisory Affidavit was completed by me and is true and correct.

Signature of supervisor		
License number	License type	Date

PRIMARY APPRAISAL EDUCATION REPORTING FORM

Name of Applicant					
COURSE TYPE	PROVIDER NAME	COURSE NAME	BOARD APPROVAL NUMBER	HOURS	DATE COMPLETED
USPAP Introductory					
Residential					
Non-Residential					
Other					
Total Hours					

Applicants report **only** required education. For upgrade (except for upgrading trainees): only report the RE Appraisal education required for the upgrade.
 Attach original or certified/Notarized verification of completion issued by the provider of the course

MASS APPRAISAL EXPERIENCE RECORD FORM

This form is not to be used for narrative appraisal experience.

Certified General and Certified Residential Applicants:

Provide an official college or university transcript that includes all college level education required on pages 13 and 14.

Applicant Name	
Property Class	Type of Activity
1. residential (less than 5 units)	A. highest and best use analysis
2. multi-family (2-4 units)	B. model specification
3. commercial (including apartments)	C. model calibration
4. industrial (including special purpose properties)	

Dates of Activity (mm/dd/yy)	Value Date (1/yy)	Property Class	City/Town	Type of Activity A, B, or C	Hours	Position Title (at activity time)	Location of Supporting Documentation
List Residential Mass Appraisal Experience Below							
Total Residential Mass Appraisal Hours:							
List General (nonresidential) Mass Appraisal Experience Below							
Total Residential Mass Appraisal Hours:							
Total Mass Appraisal Hours (Residential + General):							

DID YOU REMEMBER TO . . .

1. Complete all items on the application?
2. Sign your application before a notary public?
3. Complete the education reporting form?
4. Complete the Appraisal Experience/List of Assignments form?
5. If necessary, complete the Mass Appraisal Experience Record form?
6. If required, official college transcripts
7. Provide a completed Experience Affidavit from each employer?
8. Include the \$338.00 check or money order made payable to the “Commonwealth of Massachusetts”?
9. Print your name on the bottom of each page and all supporting documentation?
10. Assemble the application and supporting documentation as directed on page 27

DEFINITIONS

Appraisal Review:	A review of work performed by an appraiser in accordance with Standards Rule No. 3 of the Uniform Standards of Professional Appraisal Practice for the purpose of forming an opinion as to whether the analysis, opinions, and conclusions in the report under review are appropriate and reasonable. Also referred to as “Desk Review”.
College Education:	Courses that are taken for semester credit at a college or university accredited by the Commission on Colleges, a regional or national accreditation association or by and accrediting agency that is recognized by the U.S. Secretary of Education.
Residential Education:	Appraisal education that focuses on residential subject matter. Residential education includes introductory courses, residential property principles, practice analysis, report form writing and aspects of the replacement cost approach and the direct sales comparison approach to value.
Non-Client work:	Review Appraisals that do not include the reviewer’s own opinion of value, Appraiser assistants named in the certification who do not sign the report, Demonstration reports and reports done for educational purposes
Nonresidential Education:	Appraisal education that focus on nonresidential property subject matter. Nonresidential education includes introductory courses in nonresidential property principles and practice, nonresidential property analysis, capitalization methodology, report form writing, eminent domain proceedings and taking, and any other aspects of the income capitalization approach to value.
Review Appraiser:	An appraiser who examines the reports of other appraisers to determine whether their conclusions are consistent with the data reported and with other generally known information in accordance with Standards Rule No. 3 of the Uniform Standards of Professional Appraisal Practice.
Supervisory Appraiser:	An appraiser who signs an appraisal report prepared by another and thereby assumes full responsibility for the appraisal and contents of the appraisal report.
Subdivision Appraisal:	An appraisal of land which can be valued as more than one lot when all appropriate deductions for completion costs are considered within an absorption period using the methodology of discounting.
Field Review:	An appraisal review that includes inspection of the exterior and sometimes the interior of the subject property and possibly inspection of comparable properties, to confirm the data provided in the report. A field review is generally performed using a customized checklist which covers the items examined in a desk review and may also include confirmation of market data, research to gather additional data, and verification of the software used in preparing the report.

EXPERIENCE REPORTING FORM INFORMATION AND INSTRUCTIONS

The Appraisal Qualifications Board of the Appraisal Subcommittee, the Federal appraisal oversight authority, is charged with determining the minimum qualifications of appraisers. The Massachusetts Board of Registration of real Estate Appraisers, among other functions, is responsible for ensuring that Massachusetts appraisers meet the qualifications set by the AQB and employs acceptable methods for verifying these qualifications. The AQB has recently published a Guide Note relative to reporting experience. The Following is an excerpt from Guide Note 6; it has been altered to address the specific procedures and policies of the Massachusetts Board.

The Guide Note relates to the verification of experience credit as specified in the *Real Property Appraiser Qualification Criteria* that became effective on January 1, 2008. Under “Criteria Applicable to All Appraiser Classifications” in the 2008 Criteria, Section V.G. (*Generic Experience Criteria*) reads as follows:

G. The verification for experience credit claimed by an applicant shall be on forms prescribed by the state certification/licensing agency, which shall include:

- 1. Type of property;*
- 2. Date of report;*
- 3. Address of appraised property;*
- 4. Description of work performed by the trainee/applicant and scope of the review and supervision of the supervising appraiser;*
- 5. Number of actual work hours by the trainee/applicant on the assignment; and*
- 6. The signature and state certification number of the supervising appraiser if applicable. Separate appraisal logs shall be maintained for each supervising appraiser if applicable.*

Five of the six items listed are fairly self-explanatory; however, the AQB has developed GN 6 to clarify the intent of item #4 above. It is the intent of the AQB that the verification of experience clearly identifies three things under item #4:

- 1) A description of the work performed by the trainee or applicant;
- 2) The scope of the review performed by the supervising appraiser; and
- 3) The level of supervision performed by the supervising appraiser.

Although the scope of review and level of supervision performed by the supervising appraiser might appear to be redundant at first glance, they are not. For example, in certain assignments a supervising appraiser might determine that a lesser level of supervision is required, but that might not impact the level of review performed.

The AQB recognizes that assignments may differ significantly; therefore the level of review and supervision by the supervising appraiser may also differ from assignment to assignment. Also, depending on the assignments involved, it might be expected that the supervising appraiser’s level of review and supervision diminish over time as the trainee/applicant gains competency.

The following page includes an example of an experience log that includes the information required by the Criteria. V.G., *Generic Experience Criteria*, as specified in the 2008 *Real Property Appraiser Qualification Criteria* is acceptable.

EXPERIENCE REPORTING FORM (Copy as Needed)

Name of Applicant _____ Name of Supervisor _____

Report Date	Property Address	Type of Property (SFR, Condo, 2-4 Units)	Description Of Applicant's Work Performed	Scope of Supervising Appraiser's Review	Scope of Supervising Appraiser's Supervision	Actual Hours

I Certify that at least seventy-five percent (75%) of the work required to complete the above appraisals was performed by the applicant named herein.

Signature of Supervisor _____ License/Cert. Number _____ Lic. Type _____

